

# SAN ANTONIO E-UPDATE

## THE POWER OF INFORMATION

September 2007

### DISTRICT DIRECTOR'S CORNER

#### U.S. Small Business Administration

San Antonio District Office  
North Park Corporate Center  
17319 San Pedro Avenue  
Building 2, Suite 200  
San Antonio, Texas 78232  
210-403-5900  
210-403-5936 (fax)  
[www.sba.gov/tx/sanantonio](http://www.sba.gov/tx/sanantonio)  
Email: [sado.email@sba.gov](mailto:sado.email@sba.gov)

September 2007

Volume #2 Issue #6

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#### For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- SBA Answer Desk:  
1-800 U ASK SBA
- Fax: 202-205-7064
- E-mail: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)
- TDD: 704-344-6640
- Your rights to regulatory fairness:  
1-800-REG-FAIR
- SBA Home Page: [www.sba.gov](http://www.sba.gov)

*All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.*



Thank you for supporting the Small Business Administration through its many programs and services. This year is drawing to a close and we are all running to the finish line. The San Antonio District Office is out to set its mark at SBA. We not only want to meet our goals but exceed them and we need your help. Our staff will be contacting you to inquire about potential loan activity you anticipate being processed and approved by September 30<sup>th</sup>. We are on target with the number of loans approved but are behind in the dollar amount. We are also behind in the Veteran Loan goal. We anticipate an increase in veteran's loans with the newly approved Patriot Express loan program firmly in place. Please remember to code your loans correctly as this notates critical information and the proper credit to each loan category. We appreciate your efforts thus far and the San Antonio District Office anticipates a strong finish to fiscal year 2007. Here is where the office stands on the scorecard as of Sept. 7, 2007.

Goals	Annual Output Goal	YTD Output	% of Goal Achieved
Total # Loans	1,451	1,383	95.31%
Total \$ Loans	\$ 311,285	\$271,723	87.29%
# Veteran Loans	163	151	92.64%
# Underserved Markets Loans	66	364	551.92%

### Patriot Express Approval

"On June 13, the SBA announced the new Patriot Express Pilot Loan Initiative Program, which targets eligible military community members who want to start, establish or expand their small businesses. The program is open to veterans, service-disabled veterans, active-duty service members participating in the military's Transition Assistance Program, Reservists and National Guard members, current spouses of any of the above, and the widowed spouse of service-connected disability.

The SBA San Antonio District Office would like to congratulate Security Service Federal Credit Union for being the very first resource lending partner to have a Patriot Express loan approved in REGION VI, which encompasses the states of Texas, Arkansas, New Mexico, Oklahoma and Louisiana. The loan was approved on Monday, July 9, 2007 by the SBA Sacramento Center.

The second Patriot Express loan was approved for the New Mexico SBA office on Tuesday, July 10, 2007.

Patriot Express loans can go up to \$500,000 with the program designed to be an express product ---lenders and borrowers benefit from expedited and streamlined loan processing of a day or so turnaround response. The loans will have the full 75%-85% guaranty: 85% for loans of \$150,000 or less and 75% for loans above \$150,000 up to \$500,000. SBA will allow revolving lines of credit under this program.

If you are interested in becoming a Patriot Express Lender, please call your local SBA Office. For more information on the new Patriot Express Loan Program, visit SBA's web site at <http://www.sba.gov/patriotexpress/index.html>

### Oversight Fees

Participating lenders in the SBA program may be receiving an "SBA Invoice" due to the implementation of SBA assessing fees to lenders participating in the SBA 7(a) Loan Guaranty Program to cover the costs of examinations, reviews and other lender oversight activities.

The final rule was in the Federal Register on Wednesday, May 16, 2007, Vol. 72, No. 94, pages 27611 – 27620.

If you have any questions regarding the fees, please call the Office of Credit Risk Management (formerly known as Office of Lender Oversight) at (202) 205-3049.

### New Guaranty Purchase Tabs in Effect

Effective August 1, 2007, the National Guaranty Purchase Center located in Herndon, Virginia will no longer accept guaranty purchase packages without the new tabs. There are a total of 45 tabs with in-depth descriptions. All packages must include the new tabs found on the NGPC website:

[www.sba.gov/aboutsba/sbaprograms/ending/ngpc](http://www.sba.gov/aboutsba/sbaprograms/ending/ngpc)



*Cindy A. Solano*  
*Lead Lender Relations Specialist*  
[cindy.solano@sba.gov](mailto:cindy.solano@sba.gov)

District Director Pamela Sapia and Lead Lender Relations Specialist Cindy Solano met with Randolph Brooks Federal Credit Union officials to present them their Preferred Lender and Express Lender plaques on July 16, 2007.



Bottom row (left to right) James Minge, Senior Vice President Business Services; Cindy Solano, SBA Lead Lender Relations Specialist; Kenan Pankau, Business Services Manager; Pamela Sapia, SBA District Director; Mark Linebaugh, Business Loan Officer; Randy Smith, President & CEO. Top row (left to right) Christina Lagunas, Business Lending Processor; Kevin Rodriguez, Senior Business Loan Officer; Linda Pate, Business Lending Processor; Maria Zayas, Management Trainee.

SBA District Director, Pamela Sapia and Lead Lender Relations Specialist Cindy Solano went to Helotes, Texas on July 18, 2007 to execute a Strategic Alliance Memorandum with Helotes, Economic Development Corporation.



(Left to right) SBA District Director Pamela Sapia and Ardith Garner, President of Helotes, Economic Development Corporation.

## 8(a) & Business Development

### Cost and Pricing Workshop for 8(a) firms

Forty plus 8(a) certified firms attended a free-all-day 7(j) Training "Cost and Pricing" Business Development Workshop at the SBA San Antonio District Office.

Small business owners and key staff were taught the fundamentals of indirect cost & rates to include the importance of developing and acceptable accounting system as it relates to government contracting, finance, audits, banking, invoicing and proposals.

The 8(a) firms who attended are either in the developmental stage of the program, operating in areas of high unemployment/low income, in business less than four years and/or also HUBZone-certified.

Unlimited Services Systems Management and Consultants (USSMC) taught the class in more than 40 cities across the country.

We thank SBA-HQS and USSMC for including San Antonio as one of the stops!

### Upcoming Events

SCORE "Business Plan Workshop" – COST - \$20.00

Date: September 28, 2007

Time: 1:00 p.m. – 4:00 p.m.

Where: 17319 San Pedro, Bldg. 2, Ste. 200, San Antonio, Texas

RSVP: 210-403-5931

SCORE "Starting Your Own Business" Workshop – COST - \$30.00

Date: October 11, 2007

Time: 8:00 a.m. – 4:00 p.m.

Where: 17319 San Pedro, Bldg. 2, Ste. 200, San Antonio, Texas

RSVP: 210-403-5931

SBA Access to Capital – NO RSVP & NO CHARGE

Date: October 23, 2007

Time: 12:00 – 1:30 p.m.

Where: 1555 University Blvd., Round Rock, TX

RSVP: 210-716-4800

SCORE "Starting Your Own Business" Workshop – COST - \$30.00

Date: October 25, 2007

Time: 8:00 a.m. – 4:00 p.m.

Where: City of San Antonio Development & Business Services Center

RSVP: 210-403-5931

SCORE "Business Plan Workshop" – COST - \$20.00

Date: October 30, 2007

Time: 1:00 p.m. – 4:00 p.m.

Where: 17319 San Pedro, Bldg. 2, Ste. 200, San Antonio, Texas

RSVP: 210-403-5931

### Upcoming Events Continued

#### **Business & Development - Solution Stops**

If you are interested in SBA coming to your bank or credit union location to hold a Solution Stop, please contact Mary Alice Blanco @ [mary.blanco@sba.gov](mailto:mary.blanco@sba.gov) or Phone (210) 403-5929

#### **- Save the Date -**

**October 18, 2007**

#### **"Celebrating the Legacy of Innovation and Competitiveness"**

Tentative date scheduled for MEDWeek Celebration.

Stay tuned to our monthly newsletters and check out our local web site for future updates on this conference.



*Mary Alice Blanco*  
*Acting Lead Business*  
*Development*  
*Specialist*  
[mary.blanco@sba.gov](mailto:mary.blanco@sba.gov)

**2007 Minority Small Business Champion of the Year  
Patti Radle**

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Mrs. Patti Radle was selected as SBA's 2007 Minority Small Business Champion of the Year in the San Antonio District. Mrs. Radle has served on the San Antonio City Council for four years. As a former teacher, she has been instrumental in educating, training, and creating resources that better the lives of the people living in her district.

She was elected to the San Antonio City Council in 2003. Due to term limits, she is leaving her post as the "leader" of District 5; ending her legacy as one of the most effective City Council representatives of modern time. By providing education, training, and resources, she has helped the small business community fulfill its aspiration of success.

Success is connecting the small business owner with the resources available through city, county, state, and federal programs. For this reason, Mrs. Radle chaired the volunteer committee that organized the first District 5 Business Summit.

Mrs. Patti Radle is a founding board member of the San Antonio Alternative Housing Corporation for the purpose of providing affordable housing in this neighborhood and other areas of San Antonio.

Most public housing for families in San Antonio is found in District 5. Mrs. Radle is a founding board member of the first chapter of Habitat for Humanity in the United States and in San Antonio. She helped establish the People's Teamwork Organization and a Neighborhood Revitalization Project.

Patti Radle served for 4 years on the National Council of Fellowship of reconciliation. Thru this organization, she was able to direct Martin Luther King marches before there was an MLK national holiday.

She has truly gone above and beyond the regular councilperson duties. We at the SBA are honored to have someone of this caliber in our local community.

To read more about Mrs. Radle, visit the San Antonio SBA District website: <http://www.sba.gov/localresources/district/tx/sanantonio/>



## Changes in the Little Rock Commercial Loan Servicing Center's Fax Numbers

The Little Rock Commercial Loan Servicing Center has changed fax numbers. The new numbers are as follows:

Please e-mail or fax servicing requests to:  
[lpsc.servicing@sba.gov](mailto:lpsc.servicing@sba.gov) –  
Fax number is (202) 292-3878

Please e-mail or fax lender liaison/customer service requests to:  
[lpsc.customerservice@sba.gov](mailto:lpsc.customerservice@sba.gov) –  
Fax number is (202) 741-6959

Please e-mail or fax liquidation and purchase requests for SBAExpress loans to:  
[lpsc.expresspurchase@sba.gov](mailto:lpsc.expresspurchase@sba.gov) –  
Fax number (202) 292-3877

Please e-mail or fax liquidation requests for 504 loans to:  
[lpsc.504liquidation@sba.gov](mailto:lpsc.504liquidation@sba.gov) –  
Fax number (202) 741-6930

The telephone numbers remain the same.

## COLSON SERVICES MOVED – PLEASE MAKE NOTE OF PHONE NUMBERS LISTED FOR COLSON

Effective: April 2, 2007

Colson's New Address and Contract Information:

101 Barlay Street  
8<sup>th</sup> Floor East  
New York, New York 10286

Direct all express mail and physical deliveries to this new address effective April 2, 2007

The e-mail address will not change

The Post Office Box Number Below will NOT change:

P. O. Box 1289  
Bowling Green Station  
New York, NY 10274

The following are key new phone numbers:

John Hogan	(212) 815-4631
Melissa Poulimas	(212) 815-4649
Rich Ventura	(212) 815-4749
Fax Machine 1	(212) 313-0148
Fax Machine 11	(212) 313-0163

The toll free number remains the same.

(800) 225-4285

For additional information, please visit Colson's web site:  
[www.colsonservices.com](http://www.colsonservices.com)

Effective: April 23, 2007

Colson Services Corp's New Wire Transfer Instructions:

Please utilize the information below to wire funds for 503 and 504 loan payments beginning April 23, 2007.

### 503 Loans:

The Bank of New York  
ABA Number: 021000018  
FFC: Colson Services Corp –  
503 Deposit ACH  
Acct Number: 8900606770  
Reference: SBA Loan Number

### 504 Loans:

The Bank of New York  
ABA Number: 021000018  
FFC: Colson Services Corp. –  
504 Deposit ACH  
Acct Number: 8900606762  
Reference: SBA Loan Number

The toll free number remains the same.

(800) 225-4285

For additional information, please visit Colson's web site:  
[www.colsonservices.com](http://www.colsonservices.com)



## MISCELLANEOUS INFORMATION

### SBA Employee Nationwide Training

In order to better serve the SBA lending partners and American small businesses, SBA began a centralized training program for SBA district offices and operating center employees. The training will take place over a four-week period during the month of August. SBA lending partners and customers may experience an increase in turn-around times during this period.

### New Streamlined 504 Loan and Debenture Closing Procedures in Effect

Effective August 1, 2007, all debenture closing packages must be submitted using the new forms and procedures outlined in SBA Procedural Notice 7000-166. This notice also details specific changes to SOP 50-10(4) to coincide with the new 504 loans and debenture closing procedures.

### Database Information

Due to recent and upcoming mergers in the lending arena, please keep your SBA District Office updated of these important changes; i.e., personnel updates, phone, fax, e-mail and/or address changes.

### Training & Briefing Calendar

Please remember to check our district office web site at [www.sba.gov/tx/sanantonio](http://www.sba.gov/tx/sanantonio) for upcoming training, community events, items of interest, etc. in the Austin, San Antonio and surrounding county territories.

### Success Stories

Remember – we are interested in your success stories or any suggestions you may have to contribute to the knowledge base of the readers of the “San Antonio E-Update”. Contact the local SBA office if you have any questions.

### SBA Notices

[www.sba.gov/aboutsba/sbaprograms/elending/notices/index.html](http://www.sba.gov/aboutsba/sbaprograms/elending/notices/index.html)

5000-1023

“SBA University” Training Program

5000-1019

Improved Guaranty Purchase Process

5000-1017

Publications of Final Regulations for Liquidation and Debt Collection Activities

5000-1016

Updated 7(a) Authorization Boilerplate and Wizard

5000-1014

Acquisition of COLSON Services Corp., by The Bank of New York, co., and Information on Relocation of CSA and FTA

5000-1013

Technical Assistance Requirements under the Community Express Program

5000-1009

Updated 504 Authorization Wizard

5000-1008

Update 7(a) Authorization Wizard

5000-1007

Roll-Out of Centralized Processing for Standard 7(a) Loans

5000-1004

SOP 51 00, On-Site Lender Reviews/Examinations

5000-1003

New Market Tax Credits

5000-999

Options for More Timely Processing of Character Determinations Available to Lenders

5000-994

Changes to 504 and 7(a) On-going Fee Effective October 1, 2006

7000-166

New Streamlined 504 Loan and Debenture Closing Procedures

7000-165

SOP 50 10 Modernization Project



### Disaster Loan Training

San Antonio District Office Employees get training at the Dallas/Ft. Worth Disaster Processing Center.

The SBA is committed to an effective and timely response to all disaster situations.

Disaster Surge Training is being attended by employees from all district offices from July 9 through July 27 at several Office of Disaster Assistance locations.

To ensure that SBA has the “surge” capacity to ramp up to meet the demands of a level three or level four disaster scenario as outlined in the Disaster Response Plan, this training will provide essential information about the entire disaster loan process from application processing to final disbursement; focus on the policies and procedures incorporated into the Standard Operating Procedure (SOP) and all other pertinent processing guidance issued by both the Office of Disaster Assistance and the Processing and Disbursement Center; and demonstrate how to utilize the Disaster Credit Management System (DCMS) to process loans.

## TECHNICAL RESOURCE PARTNERS



U.S. Small Business Administration

**SBA - San Antonio District Office**  
**North Park Corporate Center**  
**17319 San Pedro Avenue**  
**Building 2, Suite 200**  
**San Antonio, Texas 78232**

**Small Business Development Center (SBDC) Network –**  
**<http://www.iedtexas.org>**

**Eagle Pass** – Sul Ross State University,  
Rio Grande College SBDC  
(830) 758-5025  
[www.sulross.edu](http://www.sulross.edu)

**Laredo** – Texas A&M International  
University  
(956) 326-2550  
[www.tamtu.edu](http://www.tamtu.edu)

**San Angelo** – Angelo State University  
(325) 942-2098  
[www.angelo.edu/services/sbdc](http://www.angelo.edu/services/sbdc)

**San Antonio** – University of Texas at  
San Antonio  
(210) 458-2460  
<http://ied.utsa.edu/sasbdc/default.htm>

**San Antonio** - International Trade  
Center  
(210) 458-2470  
[www.texastrade.org](http://www.texastrade.org)

**San Antonio** – UTSA Technology  
Center  
(210) 458-2458  
[www.iedtexas.org/sbdcotech](http://www.iedtexas.org/sbdcotech)

**San Antonio** – SBDCNET – SBDC  
National Information Clearinghouse  
(210) 458-2746 (800) 689-1912

**San Marcos** – Texas State University  
SBDC – San Marcos  
(512) 716-4800  
[www.business.txstate.edu/sbdc](http://www.business.txstate.edu/sbdc)

**Victoria** – University of Houston-Victoria  
SBDC  
(361) 575-8944  
[www.sbdcvictoria.com](http://www.sbdcvictoria.com)

**SCORE Counselors of America's Small Business**

**San Antonio** – SCORE Chapter 164  
(210) 403-5931 or 5932  
[www.sanantoniocore.org](http://www.sanantoniocore.org)

**Austin** – SCORE Chapter 249  
(512) 928-2425  
[www.scoreaustin.org](http://www.scoreaustin.org)

**Women Business Centers**

**San Antonio** - South Texas Women's  
Business Center  
(210) 207-3938  
[www.stwbc.com](http://www.stwbc.com)

**Austin** - BiG Austin Women's  
Business Center  
(512) 928-8010  
[www.bigaustin.org](http://www.bigaustin.org)

### **DISCLAIMER:**

The SBA San Antonio District Office has developed this monthly E-Update Newsletter. If you would not like to receive this newsletter in the future, please send a return e-mail to [annie.hudspeth@sba.gov](mailto:annie.hudspeth@sba.gov) with the word "discontinue." If you would like to receive it at a different e-mail address, please notify us via e-mail to [annie.hudspeth@sba.gov](mailto:annie.hudspeth@sba.gov). If you have any questions, please call (210) 403-5918.